

Cycle Date: September-2014
 Run Date: 12/12/2014
 Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU :	118
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Information							
Return to cover		For Charter : N/A							
12/12/2014		Count of CU : 118							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
		Dec-2010		Dec-2011		% Chg		Dec-2012	
		Amount		Amount		Amount		Amount	
ASSETS:									
Cash & Equivalents		696,453,942		759,720,918		9.1		912,083,387	
TOTAL INVESTMENTS		2,579,439,079		2,953,609,538		14.5		3,035,406,833	
Loans Held for Sale		17,111,730		15,903,467		-7.1		120,604,377	
Real Estate Loans		2,889,151,822		2,873,794,373		-0.5		2,850,112,854	
Unsecured Loans		579,186,014		617,977,964		6.7		651,200,953	
Other Loans		2,575,615,405		2,640,814,336		2.5		2,807,810,391	
TOTAL LOANS		6,043,953,241		6,132,586,673		1.5		6,309,124,198	
(Allowance for Loan & Lease Losses)		(69,931,387)		(67,528,089)		-3.4		(79,014,669)	
Land And Building		228,541,194		235,364,603		3.0		245,172,923	
Other Fixed Assets		35,261,445		34,690,855		-1.6		34,587,634	
NCUSIF Deposit		79,704,815		83,314,341		4.5		89,334,962	
All Other Assets		146,676,104		169,039,177		15.2		206,409,127	
TOTAL ASSETS		9,757,210,163		10,316,701,483		5.7		10,873,708,772	
LIABILITIES & CAPITAL:									
Dividends Payable		12,392,255		10,214,386		-17.6		13,833,311	
Notes & Interest Payable		301,012,245		307,428,402		2.1		249,528,237	
Accounts Payable & Other Liabilities		78,654,425		112,575,480		43.1		140,558,669	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³		0		0		N/A		0	
TOTAL LIABILITIES		392,058,925		430,218,268		9.7		403,920,217	
Share Drafts		1,226,435,529		1,370,189,155		11.7		1,470,819,402	
Regular shares		2,171,932,429		2,395,286,330		10.3		2,664,584,488	
All Other Shares & Deposits		4,972,649,959		5,061,635,574		1.8		5,220,689,075	
TOTAL SHARES & DEPOSITS		8,371,017,917		8,827,111,059		5.4		9,356,092,965	
Regular Reserve		244,488,168		228,081,021		-6.7		210,138,422	
Other Reserves		274,433,427		206,927,452		-24.6		220,530,951	
Undivided Earnings		475,211,726		624,363,683		31.4		683,026,217	
TOTAL EQUITY		994,133,321		1,059,372,156		6.6		1,113,695,590	
TOTAL LIABILITIES, SHARES, & EQUITY		9,757,210,163		10,316,701,483		5.7		10,873,708,772	
INCOME & EXPENSE									
Loan Income*		376,309,592		355,820,443		-5.4		343,864,952	
Investment Income*		58,229,825		54,773,244		-5.9		49,187,521	
Other Income*		182,756,981		194,857,197		6.6		232,644,068	
Total Employee Compensation & Benefits*		177,899,669		186,474,156		4.8		206,369,608	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ¹²		20,830,835		20,730,768		-0.5		8,526,463	
Total Other Operating Expenses*		185,636,132		191,416,352		3.1		210,718,700	
Non-operating Income & (Expense)*		-1,993,406		-905,398		54.6		541,601	
NCUSIF Stabilization Income*		0		0		N/A		0	
Provision for Loan/Lease Losses*		65,614,915		50,696,965		-22.7		58,538,753	
Cost of Funds*		124,496,922		99,014,369		-20.5		82,571,161	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM¹¹		61,655,354		76,943,644		24.8		68,039,920	
Net Income (Loss)*		40,824,519		56,212,876		37.7		59,513,457	
TOTAL CU's		126		124		-1.6		118	
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

		Supplemental Ratio Analysis				
Return to cover		For Charter :	N/A			
12/12/2014		Count of CU :	118			
CU Name: N/A		Asset Range :	N/A			
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State			
		Count of CU in Peer Group :	N/A			
		Dec-2010	Dec-2011	Dec-2012	Dec-2013	Sep-2014
OTHER DELINQUENCY RATIOS¹						
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	0.94	0.98	0.86	
STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	0.00	0.00	0.00	
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	6.75	4.21	5.58	4.63	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	0.73	0.85	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	0.85	0.83	
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	0.81	0.83	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00	
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	1.68	2.01	
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	6.92	7.89	11.92	
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	1.43	1.31	1.22	
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	0.84	1.52	3.43	
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.30	5.01	6.23	5.05	4.90	
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.18	3.84	3.60	2.51	3.86	
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	N/A	35.53	29.51	12.75	
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	0.00	0.25	
Allowance for Loan & Lease Losses to Delinquent Loans	88.09	87.00	109.86	97.38	95.84	
REAL ESTATE LOAN DELINQUENCY¹						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.87	1.87	1.14	1.33	1.04	
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.28	0.89	0.93	0.90	1.45	
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	0.99	1.89	0.79	
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.59	0.54	0.50	0.34	0.34	
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.74	3.67	0.93	0.15	0.00	
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	8.03	18.78	11.56	
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	56.65	8.20	0.00	
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.22	3.19	2.51	2.90	1.72	
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	0.96	1.10	0.97	
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	24.24	15.63	20.15	
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	2.41	2.25	2.20	
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	6.06	3.57	0.02	
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.62	0.58	
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.46	0.41	0.62	0.21	
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.22	0.27	0.28	0.67	0.18	
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.89	0.70	0.50	0.30	
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.24	1.24	0.47	0.00	0.00	
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00	
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	0.92	1.02	0.99	
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	1.13	1.10	0.14	
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.20	0.65	0.83	5.18	0.17	
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans	17.22	17.04	17.03	18.13	18.93	
Participation Loans Outstanding / Total Loans	2.44	2.86	2.74	2.62	2.71	
Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	1.65	2.22	2.48	
* Participation Loans Sold YTD / Total Assets	0.10	0.08	0.05	0.14	0.27	
Total Business Loans (NMLB) Less Unfunded Commitments / Total Assets	2.55	2.84	2.88	2.77	2.77	
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.96	0.01	0.02	0.07	0.07	
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	41.86	47.53	
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets	17.50	16.32	15.62	16.43	16.42	
Total Fixed Rate Real Estate / Total Loans	28.26	27.45	26.93	26.92	26.20	
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	38.67	32.78	43.69	33.15	22.87	
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.26	64.68	71.99	68.93	61.60	
Interest Only & Payment Option First & Other RE / Total Assets	0.46	0.35	0.26	0.29	0.29	
Interest Only & Payment Option First & Other RE / Net Worth	4.47	3.45	2.57	2.78	2.74	
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth	0.93	1.15	1.72	2.16	2.18	
Unused Commitments / Cash & ST Investments	114.70	111.43	100.18	128.85	158.14	
Complex Assets / Total Assets	19.24	21.43	20.39	19.99	20.79	
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.30	43.80	42.73	41.13	39.83	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
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1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012						3. Supplemental Ratios

		Assets								
Return to cover		For Charter : N/A								
12/12/2014		Count of CU : 118								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
ASSETS										
CASH:										
Cash On Hand	96,373,059	104,400,753	8.3	111,162,421	6.5	120,169,411	8.1	115,251,159	-4.1	
Cash On Deposit	551,918,870	618,754,495	12.1	756,137,036	22.2	619,155,408	-18.1	599,960,033	-3.1	
Cash Equivalents	48,162,013	36,565,670	-24.1	44,783,930	22.5	24,482,276	-45.3	27,780,706	13.5	
TOTAL CASH & EQUIVALENTS	696,453,942	759,720,918	9.1	912,083,387	20.1	763,807,095	-16.3	742,991,898	-2.7	
INVESTMENTS:										
Trading Securities	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	22,087,581	6.8	
Available for Sale Securities	1,511,528,636	1,867,174,678	23.5	1,877,993,381	0.6	1,859,597,079	-1.0	1,865,854,107	0.3	
Held-to-Maturity Securities	133,816,095	168,291,391	25.8	172,777,962	2.7	165,574,640	-4.2	149,785,601	-9.5	
Deposits in Commercial Banks, S&Ls, Savings Banks	661,894,492	718,309,349	8.5	817,001,177	13.7	762,069,813	-6.7	734,573,058	-3.6	
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	30,681,890	33,527,887	9.3	31,823,384	-5.1	33,984,488	6.8	39,351,561	15.8	
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	23,478,330	25,595,048	9.0	23,142,532	-9.6	22,396,603	-3.2	18,116,923	-19.1	
All Other Investments in Corporate Cus	134,436,302	49,427,789	-63.2	18,016,872	-63.5	2,309,738	-87.2	2,155,842	-6.7	
All Other Investments ²	66,330,333	73,803,167	11.3	76,015,066	3.0	80,134,340	5.4	85,168,739	6.3	
TOTAL INVESTMENTS	2,579,439,079	2,953,609,538	14.5	3,035,406,833	2.8	2,946,742,615	-2.9	2,917,093,412	-1.0	
LOANS HELD FOR SALE	17,111,730	15,903,467	-7.1	120,604,377	658.4	55,482,481	-54.0	43,323,356	-21.9	
LOANS AND LEASES:										
Unsecured Credit Card Loans	366,985,704	375,431,086	2.3	387,295,751	3.2	409,049,194	5.6	408,881,815	0.0	
All Other Unsecured Loans/Lines of Credit	212,200,310	217,112,524	2.3	235,560,893	8.5	256,002,490	8.7	270,316,714	5.6	
Short-Term, Small Amount Loans (STS) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	N/A	25,434,354		28,344,309	11.4	34,250,946	20.8	38,515,473	12.5	
New Vehicle Loans	694,090,066	668,988,011	-3.6	680,001,291	1.6	819,241,668	20.5	896,262,077	9.4	
Used Vehicle Loans	1,576,356,812	1,672,252,513	6.1	1,808,416,888	8.1	1,929,017,721	6.7	2,103,118,333	9.0	
1st Mortgage Real Estate Loans/Lines of Credit	2,006,985,629	2,020,710,803	0.7	2,031,781,590	0.5	2,189,264,182	7.8	2,265,325,133	3.5	
Other Real Estate Loans/Lines of Credit	882,166,193	853,083,570	-3.3	818,331,264	-4.1	832,903,433	1.8	870,151,171	4.5	
Leases Receivable	106,485	0	-100.0	0	N/A	0	N/A	0	N/A	
Total All Other Loans/Lines of Credit	305,062,042	299,573,812	-1.8	319,392,212	6.6	314,183,973	-1.6	335,815,023	6.9	
TOTAL LOANS	6,043,953,241	6,132,586,673	1.5	6,309,124,198	2.9	6,783,913,607	7.5	7,188,385,739	6.0	
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(69,931,387)	(67,528,089)	-3.4	(79,014,669)	17.0	(69,186,374)	-12.4	(69,745,554)	0.8
Foreclosed Real Estate	13,846,722	18,969,726	37.0	15,722,451	-17.1	18,903,926	20.2	13,056,887	-30.9	
Repossessed Autos	2,592,196	2,174,558	-16.1	1,506,567	-30.7	1,018,530	-32.4	1,404,979	37.9	
Foreclosed and Repossessed Other Assets	344,559	225,344	-34.6	83,105	-63.1	1,598,801	1,823.8	1,217,065	-23.9	
TOTAL FORECLOSED and REPOSESSED ASSETS¹	16,783,477	21,369,628	27.3	17,312,123	-19.0	21,521,257	24.3	15,678,931	-27.1	
Land and Building	228,541,194	235,364,603	3.0	245,172,923	4.2	260,366,803	6.2	272,406,406	4.6	
Other Fixed Assets	35,261,445	34,690,855	-1.6	34,587,634	-0.3	39,450,872	14.1	41,736,227	5.8	
NCUA Share Insurance Capitalization Deposit	79,704,815	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5	92,713,941	-0.7	
Identifiable Intangible Assets	221,683	34,515	-84.4	280,667	713.2	402,114	43.3	0	-100.0	
Goodwill	1,739,458	1,739,458	0.0	1,582,360	-9.0	1,582,360	0.0	1,582,360	0.0	
TOTAL INTANGIBLE ASSETS	1,961,141	1,773,973	-9.5	1,863,027	5.0	1,984,474	6.5	1,582,360	-20.3	
Accrued Interest on Loans	21,874,499	21,233,562	-2.9	21,642,496	1.9	21,221,842	-1.9	20,471,433	-3.5	
Accrued Interest on Investments	8,595,805	9,303,411	8.2	8,759,364	-5.8	6,972,274	-20.4	6,710,386	-3.8	
Non-Trading Derivative Assets, net	N/A	N/A		N/A		N/A		470		
All Other Assets	97,461,182	115,358,603	18.4	156,832,117	36.0	187,617,406	19.6	200,389,107	6.8	
TOTAL OTHER ASSETS	127,931,486	145,895,576	14.0	187,233,977	28.3	215,811,522	15.3	227,571,396	5.4	
TOTAL ASSETS	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,473,738,112	3.2	
TOTAL CU's	126	124	-1.6	118	-4.8	118	0.0	118	0.0	

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¹ OTHER RE OWNED PRIOR TO 2004

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

4. Assets

Return to cover			Liabilities, Shares & Equity					
12/12/2014			For Charter : N/A					
CU Name: N/A			Count of CU : 118					
Peer Group: N/A			Asset Range : N/A					
			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group : N/A					
			Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013
								% Chg
LIABILITIES, SHARES AND EQUITY								
LIABILITIES:								
Other Borrowings	N/A	N/A		N/A		N/A		N/A
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	301,012,245	307,428,402	2.1	249,528,237	-18.8	186,153,182	-25.4	193,548,243
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	10,100,000
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0
Non-Trading Derivative Liabilities, net	N/A	N/A		N/A		N/A		0
Accrued Dividends and Interest Payable	12,392,255	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.3	10,402,715
Accounts Payable & Other Liabilities	78,654,425	112,575,480	43.1	140,558,669	24.9	124,905,641	-11.1	149,147,429
TOTAL LIABILITIES	392,058,925	430,218,268	9.7	403,920,217	-6.1	323,465,403	-19.9	363,198,387
SHARES AND DEPOSITS								
Share Drafts	1,226,435,529	1,370,189,155	11.7	1,470,819,402	7.3	1,549,631,235	5.4	1,625,271,646
Regular Shares	2,171,932,429	2,395,286,330	10.3	2,664,584,488	11.2	2,899,157,457	8.8	3,132,284,550
Money Market Shares	1,869,137,975	2,037,552,033	9.0	2,255,027,127	10.7	2,366,918,208	5.0	2,411,276,199
Share Certificates	2,105,289,792	2,003,106,060	-4.9	1,922,359,031	-4.0	1,811,083,707	-5.8	1,728,034,854
IRA/KEOGH Accounts	978,897,117	1,001,584,272	2.3	1,016,082,056	1.4	993,465,335	-2.2	967,569,977
All Other Shares ¹	17,738,892	17,469,446	-1.5	24,180,561	38.4	27,591,787	14.1	37,365,869
Non-Member Deposits	1,586,183	1,923,763	21.3	3,040,300	58.0	7,098,593	133.5	16,198,875
TOTAL SHARES AND DEPOSITS	8,371,017,917	8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,322	3.2	9,918,001,970
EQUITY:								
Undivided Earnings	475,211,726	624,363,683	31.4	683,026,217	9.4	728,490,689	6.7	759,022,921
Regular Reserves	244,488,168	228,081,021	-6.7	210,138,422	-7.9	213,462,339	1.6	213,668,987
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0
Other Reserves	276,196,788	200,741,875	-27.3	217,309,394	8.3	222,857,943	2.6	228,848,992
Equity Acquired in Merger	129,385	129,385	0.0	240,651	86.0	315,438	31.1	839,126
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480
Accumulated Unrealized G/L on AFS Securities	5,689,836	23,188,786	307.5	24,249,421	4.6	-17,714,259	-173.1	-6,137,788
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	12,239	N/A	0
Other Comprehensive Income	-8,771,062	-18,321,074	-108.9	-22,456,995	-22.6	-13,738,185	38.8	-13,110,521
Net Income	0	0	N/A	0	N/A	0	N/A	8,217,558
EQUITY TOTAL	994,133,321	1,059,372,156	6.6	1,113,695,590	5.1	1,134,874,684	1.9	1,192,537,755
TOTAL SHARES & EQUITY	9,365,151,238	9,886,483,215	5.6	10,469,788,555	5.9	10,789,821,006	3.1	11,110,539,725
TOTAL LIABILITIES, SHARES, & EQUITY	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,473,738,112
NCUA INSURED SAVINGS ²								
Uninsured Shares	293,733,304	310,903,537	5.8	360,205,121	15.9	404,845,427	12.4	413,167,102
Uninsured Non-Member Deposits	441,682	1,256,808	184.6	1,001,168	-20.3	1,413,951	41.2	4,820,827
Total Uninsured Shares & Deposits	294,174,986	312,160,345	6.1	361,206,289	15.7	406,259,378	12.5	417,987,929
Insured Shares & Deposits	8,076,842,931	8,514,950,714	5.4	8,994,886,676	5.6	9,248,686,944	2.8	9,500,014,041
TOTAL NET WORTH	998,638,615	1,055,928,512	5.7	1,110,714,684	5.2	1,165,116,409	4.9	1,210,597,584

		Delinquent Loan Information 1						
Return to cover		For Charter : N/A						
12/12/2014		Count of CU : 118						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group : N/A							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹								
30 to 59 Days Delinquent	121,888,564	120,531,295	-1.1	124,375,265	3.2	139,333,570	12.0	100,662,351
60 to 179 Days Delinquent	59,948,270	57,947,476	-3.3	53,407,034	-7.8	51,537,899	-3.5	57,800,418
180 to 359 Days Delinquent	14,503,400	14,698,935	1.3	12,061,357	-17.9	13,760,689	14.1	10,136,251
> = 360 Days Delinquent	4,932,305	4,971,307	0.8	6,455,698	29.9	5,750,945	-10.9	4,838,523
Total Del Loans - All Types (> = 60 Days)	79,383,975	77,617,718	-2.2	71,924,089	-7.3	71,049,533	-1.2	72,775,192
% Delinquent Loans / Total Loans	1.31	1.27	-3.6	1.14	-9.9	1.05	-8.1	1.01
DELINQUENT LOANS BY CATEGORY:								
Unsecured Credit Card Loans								
30 to 59 Days Delinquent	6,291,415	5,260,800	-16.4	5,283,771	0.4	6,162,828	16.6	5,951,679
60 to 179 Days Delinquent	4,899,755	4,216,711	-13.9	3,426,390	-18.7	3,778,494	10.3	3,339,581
180 to 359 Days Delinquent	665,101	229,878	-65.4	215,119	-6.4	203,859	-5.2	169,200
> = 360 Days Delinquent	46,197	19,036	-58.8	8,753	-54.0	8,209	-6.2	10,638
Total Del Credit Card Lns (> = 60 Days)	5,611,053	4,465,625	-20.4	3,650,262	-18.3	3,990,562	9.3	3,519,419
% Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	-22.2	0.94	-20.8	0.98	3.5	0.86
Short-Term, Small Amount Loans (STS) FCU Only								
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
Total Del STS Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0
% STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00
Non-Federally Guaranteed Student Loans								
30 to 59 Days Delinquent	N/A	223,698		344,262	53.9	561,062	63.0	570,870
60 to 179 Days Delinquent	N/A	1,700,570		1,171,021	-31.1	1,872,586	59.9	1,702,728
180 to 359 Days Delinquent	N/A	11,704		4,349	-62.8	15,737	261.9	35,288
> = 360 Days Delinquent	N/A	3,897		16,572	325.3	23,796	43.6	46,196
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	N/A	1,716,171		1,191,942	-30.5	1,912,119	60.4	1,784,212
% Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	6.75		4.21	-37.7	5.58	32.8	4.63
New Vehicle Loans								
30 to 59 Days Delinquent	N/A	N/A	N/A	21,486,891		19,305,406		-10.2
60 to 179 Days Delinquent	N/A	N/A	N/A	4,700,328		6,265,039		33.3
180 to 359 Days Delinquent	N/A	N/A	N/A	912,459		1,010,115		10.7
> = 360 Days Delinquent	N/A	N/A	N/A	330,717		306,199		-7.4
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A	N/A	5,943,504		7,581,353		27.6
% New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	0.73		0.85		16.6
Used Vehicle Loans								
30 to 59 Days Delinquent	N/A	N/A	N/A	47,081,634		42,338,057		-10.1
60 to 179 Days Delinquent	N/A	N/A	N/A	13,382,177		14,643,300		9.4
180 to 359 Days Delinquent	N/A	N/A	N/A	2,381,568		2,148,104		-9.8
> = 360 Days Delinquent	N/A	N/A	N/A	655,022		608,540		-7.1
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A	N/A	16,418,767		17,399,944		6.0
% Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	0.85		0.83		-2.8
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans		N/A	N/A	N/A	0.81		0.83	2.4
Leases Receivable								
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0
% Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00
All Other Loans ²								
30 to 59 Days Delinquent	N/A	N/A	N/A	9,662,725		9,004,184		-6.8
60 to 179 Days Delinquent	N/A	N/A	N/A	7,353,491		9,995,775		35.9
180 to 359 Days Delinquent	N/A	N/A	N/A	1,201,658		1,239,773		3.2
> = 360 Days Delinquent	N/A	N/A	N/A	1,025,809		925,876		-9.7
Total Del All Other Loans (> = 60 Days)	N/A	N/A	N/A	9,580,958		12,161,424		26.9
% All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	1.68		2.01		19.4
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1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.								
2 As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.								7. Delinquent Loan Information 1

Delinquent Loan Information 2								
Return to cover	For Charter : N/A							
12/1/2014	Count of CU : 118							
CU Name: N/A	Asset Range : N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014
DELINQUENT LOANS BY CATEGORY ¹								% Chg
ALL REAL ESTATE LOANS								
30 to 59 Days Delinquent	51,520,114	52,620,191	2.1	44,061,565	-16.3	54,378,430	23.4	23,492,155
60 to 179 Days Delinquent	30,168,943	27,324,425	-9.4	18,233,107	-33.3	20,450,823	12.2	21,853,995
180 to 359 Days Delinquent	7,820,603	9,148,735	17.0	5,556,691	-39.3	9,045,408	62.8	5,533,771
> = 360 Days Delinquent	3,635,781	2,714,914	-25.3	3,605,367	32.8	3,707,392	2.8	2,941,074
Total Del Real Estate Loans (> = 60 Days)	41,625,327	39,188,074	-5.9	27,395,165	-30.1	33,203,623	21.2	30,328,840
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.22	3.19	-0.9	2.51	-21.5	2.90	15.6	1.72
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	0.97
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years								
30 to 59 Days Delinquent	34,014,175	34,926,505	2.7	26,433,680	-24.3	32,804,304	24.1	13,267,390
60 to 179 Days Delinquent	19,522,857	17,515,638	-10.3	9,739,538	-44.4	13,385,500	37.4	11,298,477
180 to 359 Days Delinquent	4,004,209	6,389,885	59.6	3,916,309	-38.7	4,321,401	10.3	3,303,907
> = 360 Days Delinquent	2,192,305	1,838,956	-16.1	2,704,605	47.1	3,071,624	13.6	2,302,239
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	25,719,371	25,744,479	0.1	16,360,452	-36.5	20,778,525	27.0	16,904,623
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.87	-0.1	1.14	-38.9	1.33	15.8	1.04
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years								
30 to 59 Days Delinquent	8,605,605	8,127,677	-5.6	8,202,741	0.9	13,188,432	60.8	4,393,481
60 to 179 Days Delinquent	5,301,356	4,774,196	-9.9	4,914,759	2.9	3,520,418	-28.4	7,149,258
180 to 359 Days Delinquent	2,141,972	524,645	-75.5	590,830	12.6	1,902,863	222.1	1,721,367
> = 360 Days Delinquent	691,112	462,114	-33.1	123,654	-73.2	179,871	45.5	392,432
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	9,263,057
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.28	0.89	-30.4	0.93	4.8	0.90	-3.6	1.45
Other Real Estate Fixed Rate/Hybrid/Balloon								
30 to 59 Days Delinquent	5,256,849	5,189,873	-1.3	4,771,142	-8.1	4,219,801	-11.6	2,800,711
60 to 179 Days Delinquent	2,986,926	2,590,088	-13.3	1,426,156	-44.9	2,012,259	41.1	1,686,997
180 to 359 Days Delinquent	1,030,115	1,904,361	84.9	607,459	-68.1	2,551,611	320.0	323,926
> = 360 Days Delinquent	536,868	223,640	-58.3	637,225	184.9	321,420	-49.6	43,263
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9	2,054,186
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	12.6	0.99	-35.1	1.89	90.5	0.79
Other Real Estate Adjustable Rate								
30 to 59 Days Delinquent	3,643,485	4,376,136	20.1	4,654,002	6.3	4,165,893	-10.5	3,030,573
60 to 179 Days Delinquent	2,357,804	2,444,503	3.7	2,152,654	-11.9	1,532,646	-28.8	1,719,263
180 to 359 Days Delinquent	644,307	329,844	-48.8	442,093	34.0	269,533	-39.0	184,571
> = 360 Days Delinquent	215,496	190,204	-11.7	139,883	-26.5	134,477	-3.9	203,140
Total Del Other RE Adj Rate Lns (> = 60 Days)	3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,936,656	-29.2	2,106,974
%Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans	0.59	0.54	-7.5	0.50	-8.5	0.34	-32.3	0.34
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED								
Member Business Loans Secured By RE								
30 to 59 Days Delinquent	N/A	N/A		N/A		7,144,564		2,446,737
60 to 179 Days Delinquent	N/A	N/A		N/A		2,313,659		9,052,924
180 to 359 Days Delinquent	N/A	N/A		N/A		2,246,651		1,472,821
> = 360 Days Delinquent	N/A	N/A		N/A		994,526		0
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		5,554,836		10,525,745
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	N/A		N/A		2.21		3.93
Member Business Loans NOT Secured By RE								
30 to 59 Days Delinquent	N/A	N/A		N/A		650,620		713,164
60 to 179 Days Delinquent	N/A	N/A		N/A		974,742		164,940
180 to 359 Days Delinquent	N/A	N/A		N/A		600,639		69,692
> = 360 Days Delinquent	N/A	N/A		N/A		604,280		554,627
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A		N/A		2,179,661		789,259
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	N/A	N/A		N/A		9.70		3.74
NonMember Business Loans Secured By RE								
30 to 59 Days Delinquent	N/A	N/A		N/A		0		137,364
60 to 179 Days Delinquent	N/A	N/A		N/A		0		437,160
180 to 359 Days Delinquent	N/A	N/A		N/A		0		446,195
> = 360 Days Delinquent	N/A	N/A		N/A		0		0
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		883,355
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		5.09
NonMember Business Loans NOT Secured By RE								
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0
60 to 179 Days Delinquent	N/A	N/A		N/A		0		63,444
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		63,444
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		0.58
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover	For Charter	N/A							
12/12/2014	Count of CU	118							
CU Name: N/A	Asset Range	N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
Count of CU in Peer Group	N/A								
Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg	
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	71,738,785	63,758,388	-11.1	59,436,491	-6.8	70,716,736	19.0	38,874,902	-26.
* Total Loans Recovered	8,581,655	9,301,447	8.4	10,849,485	16.6	11,627,773	7.2	9,612,129	10.
* NET CHARGE OFFS (\$\$)	63,157,130	54,456,941	-13.8	48,587,006	-10.8	59,088,963	21.6	29,262,773	-34.
**%Net Charge-Offs / Average Loans	1.04	0.89	-14.2	0.78	-12.7	0.90	15.6	0.56	-38.
Total Del Loans & *Net Charge-Offs ¹	142,541,105	132,074,659	-7.3	120,511,095	-8.8	130,138,496	8.0	102,037,965	-21.
Combined Delinquency and Net Charge Off Ratio ¹	2.36	2.16	-8.3	1.92	-11.1	1.95	1.5	1.57	-19.
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	17,011,137	13,399,024	-21.2	11,196,740	-16.4	10,960,184	-2.1	8,440,600	2.
* Unsecured Credit Card Lns Recovered	1,465,624	1,697,072	15.8	2,003,830	18.1	2,018,847	0.7	1,685,917	11.
* NET UNSECURED CREDIT CARD C/Os	15,545,513	11,701,952	-24.7	9,192,910	-21.4	8,941,337	-2.7	6,754,683	0.
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	-25.5	2.41	-23.5	2.25	-6.8	2.20	-1.
* Non-Federally Guaranteed Student Loans Charged Off	N/A	1,346,774		1,640,910	21.8	1,131,064	-31.1	7,541	-99.
* Non-Federally Guaranteed Student Loans Recovered	N/A	13,577		10,478	-22.8	13,158	25.6	1,705	-82.
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	1,333,197		1,630,432	22.3	1,117,906	-31.4	5,836	-99.
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		6.06		3.57	-41.1	0.02	-99.
* Total 1st Mortgage RE Loan/LOCs Charged Off	4,396,725	5,796,881	31.8	6,429,868	10.9	15,274,802	137.6	3,492,363	-69.
* Total 1st Mortgage RE Loans/LOCs Recovered	59,676	407,442	582.8	667,922	63.9	1,130,376	69.2	478,403	-43.
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	4,337,049	5,389,439	24.3	5,761,946	6.9	14,144,426	145.5	3,013,960	-71.
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.22	0.27	19.9	0.28	6.3	0.67	135.7	0.18	-73.
* Total Other RE Loans/LOCs Charged Off	7,712,075	8,140,692	5.6	6,547,761	-19.6	4,843,848	-26.0	2,381,324	-34.
* Total Other RE Loans/LOCs Recovered	427,267	397,418	-7.0	661,532	66.5	677,853	2.5	448,860	-11.
* NET OTHER RE LOANS/LOCs C/Os	7,284,808	7,743,274	6.3	5,886,229	-24.0	4,165,995	-29.2	1,932,464	-38.
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.89	11.1	0.70	-21.1	0.50	-28.4	0.30	-40.
* Total Real Estate Loans Charged Off	12,108,800	13,937,573	15.1	12,977,629	-6.9	20,118,650	55.0	5,873,687	-61.
* Total Real Estate Lns Recovered	486,943	804,860	65.3	1,329,454	65.2	1,808,229	36.0	927,263	-31.
* NET Total Real Estate Loan C/Os	11,621,857	13,132,713	13.0	11,648,175	-11.3	18,310,421	57.2	4,946,424	-64.
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.41	0.46	11.7	0.41	-10.7	0.62	53.2	0.21	-65.
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		2,124,035		1,510,248	-28.9	412,695	-63.
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		1,122		523,894	#####	79,557	-79.
*NET TDR Real Estate C/Os	N/A	N/A		2,122,913		986,354	-53.5	333,138	-55.
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		1.76		0.85	-51.
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	4,110	3,372	-18.0	2,996	-11.2	2,802	-6.5	1,854	-33.
Number of Members Who Filed Chapter 13 YTD	2,502	2,128	-14.9	1,968	-7.5	1,923	-2.3	1,206	-37.
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	3	2	-33.3	1	-50.0	1	0.0	67	6,600.
Total Number of Members Who Filed Bankruptcy YTD	6,615	5,502	-16.8	4,965	-9.8	4,726	-4.8	3,127	-33.
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11,12)	71,493,701	56,731,663	-20.6	49,902,180	-12.0	44,578,978	-10.7	32,560,231	-27.
* All Loans Charged Off due to Bankruptcy YTD	18,329,342	17,740,498	-3.2	14,408,030	-18.8	11,053,975	-23.3	7,832,492	-5.
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	8.9	24.24	-12.9	15.63	-35.5	20.15	28.
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	25,459,686		15,466,605	-39.3	24,640,243	59.3	10,297,577	-58.
Number of Real Estate Loans Foreclosed YTD	N/A	169		130	-23.1	184	41.5	79	57.
TRoubled DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		51,906,295		48,954,390	-5.7	47,769,965	-2.
TDR Other RE Loans	N/A	N/A		7,705,228		3,820,262	-50.4	3,802,635	-0.
Total TDR First and Other RE Loans	N/A	N/A		59,611,523		52,774,652	-11.5	51,572,600	-2.
TDR RE Loans Also Reported as Business Loans	N/A	N/A		2,267,891		3,714,439	63.8	4,402,870	18.
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		17,035,970		8,423,498	-50.6	8,728,211	3.
TDR Business Loans (Not Secured by RE)	N/A	N/A		3,914,169		4,923,810	25.8	4,345,313	-11.
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		80,561,662		66,121,960	-17.9	64,646,124	-2.
Total TDR Loans to Total Loans	N/A	N/A		1.28		0.97	-23.7	0.90	-7.
Total TDR Loans to Net Worth	N/A	N/A		7.25		5.68	-21.8	5.34	-5.
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		9,564,832		5,361,270	-43.9	5,436,671	1.
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*Averages are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									

¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

This policy change may result in a decline in delinquent loans reported as of June 2012.

9. Loan Losses, Bankruptcy Information, & TDR

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*Amounts are year-to-date while the related %change ratios are annualized

** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)

¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

9. Loan Losses, Bankruptcy Information, & TDR

		Real Estate Loan Information 2									
Return to cover		For Charter :	N/A								
12/12/2014		Count of CU :	118								
CU Name: N/A		Asset Range :	N/A								
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group :	N/A								
		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg	
* OTHER REAL ESTATE (Granted)											
* Closed End Fixed Rate		50,219,204	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5	51,145,738	8.0	
* Closed End Adjustable Rate		1,909,946	3,333,251	74.5	1,032,272	-69.0	219,532	-78.7	3,044,713	1,749.2	
* Open End Adjustable Rate (HELOC)		134,066,286	110,305,261	-17.7	130,288,936	18.1	160,502,847	23.2	134,433,938	11.7	
* Open End Fixed Rate and Other		3,644,285	3,520,205	-3.4	2,522,246	-28.3	1,863,168	-26.1	1,635,205	17.0	
* TOTAL OTHER REAL ESTATE GRANTED		189,839,721	159,695,358	-15.9	182,226,945	14.1	225,718,227	23.9	190,259,594	12.4	
* TOTAL RE (FIRST AND OTHER) GRANTED		1,339,755,523	1,173,540,849	-12.4	1,816,278,190	54.8	1,438,152,906	-20.8	811,724,810	-24.7	
(%Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		38.67	32.78	-15.2	43.69	33.3	33.15	-24.1	22.87	-31.0	
RE LOANS SOLD/SERVICED											
* First Mortgage R.E. Loans Sold		750,482,209	655,720,994	-12.6	1,176,314,094	79.4	835,682,212	-29.0	382,840,857	-38.9	
%*First Mtg RE Loans Sold/First Mtg RE Loans Granted)		65.26	64.68	-0.9	71,991	11.3	68.93	-4.3	61.60	-10.6	
AMT of Mortgage Servicing Rights		9,335,682	12,120,737	29.8	19,118,028	57.7	25,185,309	31.7	26,439,579	5.0	
Outstanding RE Loans Sold But Serviced		1,554,919,924	1,855,548,941	19.3	2,335,297,352	25.9	2,682,648,060	14.9	2,808,041,307	4.7	
% (Mortgage Servicing Rights / Net Worth)		0.93	1.15	22.8	1.72	49.9	2.16	25.6	2.18	1.0	
MISC. RE LOAN INFORMATION											
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,105,721,686	1,093,481,155	-1.1	1,092,911,659	-0.1	1,146,548,933	4.9	1,206,512,417	5.2	
R.E. Lns also Mem. Bus. Lns		210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	284,623,824	4.6	
REVERSE MORTGAGES											
Federally Insured Home Equity Conversion Mortgage (HECM)		0	0	N/A	0	N/A	0	N/A	0	N/A	
Proprietary Reverse Mortgage Products		0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Reverse Mortgages		0	0	N/A	0	N/A	0	N/A	0	N/A	
RE LOAN TDRS OUTSTANDING											
TDR First Mortgage RE Loans		N/A	N/A		51,906,295		48,954,390	-5.7	47,769,965	-2.4	
TDR Other RE Loans		N/A	N/A		7,705,228		3,820,262	-50.4	3,802,635	-0.5	
Total TDR First and Other RE Loans		N/A	N/A		59,611,523		52,774,652	-11.5	51,572,600	-2.3	
TDR RE Loans Also Reported as Business Loans		N/A	N/A		2,267,891		3,714,439	63.8	4,402,870	18.5	
REAL ESTATE LOAN DELINQUENCY											
R.E. LOANS DELINQUENT > =60 Days ¹											
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		25,719,371	25,744,479	0.1	16,360,452	-36.5	20,778,525	27.0	16,904,623	-18.6	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	9,263,057	65.3	
Other R.E. Fixed Rate		4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9	2,054,186	-58.0	
Other R.E. Adj. Rate		3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,936,656	-29.2	2,106,974	8.8	
TOTAL DEL R.E. DELINQUENT >= 60 Days		41,625,327	39,188,074	-5.9	27,395,165	-30.1	33,203,623	21.2	30,328,840	-8.7	
DELINQUENT 30 to 59 Days											
First Mortgage		42,619,780	43,054,182	1.0	34,636,421	-19.6	45,992,736	32.8	17,660,871	-61.6	
Other		8,900,334	9,566,009	7.5	9,425,144	-1.5	8,385,694	-11.0	5,831,284	-30.5	
TOTAL DEL RE 30 to 59 Days		51,520,114	52,620,191	2.1	44,061,565	-16.3	54,378,430	23.4	23,492,155	-56.8	
TOTAL DEL R.E. LOANS >= 30 Days		93,145,441	91,808,265	-1.4	71,456,730	-22.2	87,582,053	22.6	53,820,995	-38.5	
RE LOAN DELINQUENCY RATIOS											
% R.E. LOANS DQ >= 30 Days		3.22	3.19	-0.9	2.51	-21.5	2.90	15.6	1.72	-40.8	
% R.E. LOANS DQ >= 60 Days		1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	0.97	-12.0	
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days											
TDR First Mortgage RE Loans Delinquent >= 60 Days		N/A	N/A		4,100,664		9,258,701	125.8	5,484,265	-40.8	
TDR Other RE Loans Delinquent >= 60 Days		N/A	N/A		685,667		649,866	-5.2	477,781	-26.5	
Total TDR First and Other RE Loans Delinquent >= 60 Days		N/A	N/A		4,786,331		9,908,567	107.0	5,962,046	-39.8	
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE		N/A	N/A		8.03		18.78	133.8	11.56	-38.4	
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days		N/A	N/A		1,284,800		304,729	-76.3	0	-100.0	
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans		N/A	N/A		56.65		8.20	-85.5	0.00	-100.0	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:											
* Total 1st Mortgage Lns Charged Off		4,396,725	5,796,881	31.8	6,429,868	10.9	15,274,802	137.6	3,492,363	-69.5	
* Total 1st Mortgage Lns Recovered		59,676	407,442	582.8	667,922	63.9	1,130,376	69.2	478,403	-43.6	
* NET 1st MORTGAGE LN C/Os		4,337,049	5,389,439	24.3	5,761,946	6.9	14,144,426	145.5	3,013,960	-71.6	
** Net Charge Offs - 1st Mortgage Loans											
/ Avg 1st Mortgage Loans		0.22	0.27	19.9	0.28	6.3	0.67	135.7	0.18	-73.1	
* Total Other RE Lns Charged Off		7,712,075	8,140,692	5.6	6,547,761	-19.6	4,843,848	-26.0	2,381,324	-34.5	
* Total Other RE Lns Recovered		427,267	397,418	-7.0	661,532	66.5	677,853	2.5	448,860	-11.7	
* NET OTHER RE LN C/Os		7,284,808	7,743,274	6.3	5,886,229	-24.0	4,165,995	-29.2	1,932,464	-38.2	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans		0.80	0.89	11.1	0.70	-21.1	0.50	-28.4	0.30	-40.0	
* Amounts year-to-date and the related % change ratios are annualized.											
** Annualization factor: March = 4, June = 2; September = 4/3; December = 1 (or no annualizing)											
# Means the number is too large to display in the cell											
1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.								12. RELoans 2			

Member Business Loan Information									
Return to cover	For Charter :	N/A							
12/1/2014	Count of CU :	118							
CU Name: N/A	Asset Range :	N/A							
Peer Group: N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State							
Count of CU in Peer Group :	N/A								
Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg	
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	221,342,530	260,425,872	17.7	278,314,174	6.9	279,716,968	0.5	301,509,852	7.8
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	37,251,220	43,193,519	16.0	42,944,367	-0.6	34,497,337	-19.7	28,555,156	-17.2
Total Business Loans (NMBLB)¹	258,593,750	303,619,391	17.4	321,258,541	5.8	314,214,305	-2.2	330,065,008	5.0
Unfunded Commitments ¹	9,675,211	10,460,748	8.1	8,505,264	-18.7	6,677,267	-21.5	12,601,377	88.7
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS¹	248,918,539	293,158,643	17.8	312,753,277	6.7	307,537,038	-1.7	317,463,631	3.2
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	2.55	2.84	11.4	2.88	1.2	2.77	-3.8	2.77	0.0
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,406	1,658	17.9	1,667	0.5	1,742	4.5	1,793	2.9
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	159	190	19.5	190	0.0	159	-16.3	153	-3.8
Total Number of Business Loans Outstanding	1,565	1,848	18.1	1,857	0.5	1,901	2.4	1,946	2.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	6,376,187		4,851,618	-23.9	7,714,215	59.0	6,530,652	-15.3
Farmland	N/A	1,556,176		1,515,323	-2.6	1,571,929	3.7	1,379,708	-12.2
Non-Farm Residential Property	N/A	88,212,382		101,757,601	15.4	104,953,139	3.1	109,578,850	4.4
Owner Occupied, Non-Farm, Non-Residential Property	N/A	85,314,865		83,383,184	-2.3	78,590,018	-5.7	82,600,659	5.1
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	78,736,508		78,602,248	-0.2	84,682,429	7.7	93,013,576	9.8
Total Real Estate Secured Business Loans	N/A	260,196,118		270,109,974	3.8	277,520,730	2.7	293,103,445	5.6
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	224,486		218,157	-2.8	364,627	67.1	455,867	25.0
Commercial and Industrial Loans	N/A	40,262,239		49,386,999	22.7	34,144,104	-30.9	34,166,546	0.1
Unsecured Business Loans	N/A	1,033,610		981,695	-5.0	848,316	-13.6	822,441	-3.1
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	1,902,938		561,716	-70.5	1,336,528	137.9	1,516,709	13.5
Total Non-Real Estate Secured Business Loans	N/A	43,423,273		51,148,567	17.8	36,693,575	-28.3	36,961,563	0.7
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	15		14	-6.7	26	85.7	21	-19.2
Number - Farmland	N/A	5		6	20.0	8	33.3	6	-25.0
Number - Non-Farm Residential Property	N/A	784		835	6.5	816	-2.3	876	7.4
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	197		205	4.1	252	22.9	217	-13.9
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	235		219	-6.8	232	5.9	258	11.2
Total Number of Real Estate Secured Business Loans	N/A	1,236		1,279	3.5	1,334	4.3	1,378	3.3
Number - Loans to finance agricultural production and other loans to farmers	N/A	11		6	-45.5	16	166.7	22	37.5
Number - Commercial and Industrial Loans	N/A	317		315	-0.6	287	-8.9	270	-5.9
Number - Unsecured Business Loans	N/A	20		21	5.0	27	28.6	30	11.1
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	264		236	-10.6	237	0.4	246	3.8
Total Number of Non-Real Estate Secured Business Loans	N/A	612		578	-5.6	567	-1.9	568	0.2
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	91,953,792	80,855,259	-12.1	57,899,123	-28.4	100,901,912	74.3	55,861,319	-26.2
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	20,032,451	26,821,668	33.9	14,718,109	-45.1	9,931,858	-32.5	4,500,000	-39.6
DELINQUENCY - MEMBER BUSINESS LOANS²									
30 to 59 Days Delinquent	2,792,393	3,441,787	23.3	8,226,272	139.0	7,795,184	-5.2	3,297,265	-57.7
60 to 179 Days Delinquent	4,737,541	5,882,452	24.2	7,909,746	34.5	3,288,401	-58.4	9,718,468	195.5
180 to 359 Days Delinquent	528,457	4,094,976	674.9	1,516,255	-63.0	2,847,290	87.8	1,988,708	-30.2
> = 360 Days Delinquent	148,735	1,267,257	752.0	1,846,830	45.7	1,598,806	-13.4	554,627	-65.3
Total Del Loans - All Types (>= 60 Days)	5,414,733	11,244,685	107.7	11,272,831	0.3	7,734,497	-31.4	12,261,803	58.5
MBL DELINQUENCY RATIOS									
% MBL > 30 Days Delinquent	3.30	5.01	51.9	6.23	24.5	5.05	-19.0	4.90	-2.9
% MBL >= 60 Days Delinquent (Reportable delinquency)	2.18	3.84	76.3	3.60	-6.0	2.51	-30.2	3.86	53.6
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	2,566,581	1,768,922	-31.1	2,565,070	45.0	16,544,315	545.0	1,249,821	-89.9
*Total MBL Recoveries	11,499	1,190	-89.7	60,061	4,947.1	463,685	672.0	844,199	142.8
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related >= 60 Days Delinquent (Reportable delinquency)	N/A	N/A	N/A	0		0		N/A	
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	284,623,824	4.6
Construction & Development Loans Meeting 723.3(a)	5,810,062	6,151,753	5.9	4631002	-24.7	7,042,165	52.1	1,470,702	-79.1
Number of Construction & Development Loans - 723(a)	12	14	16.7	13	-7.1	23	76.9	6	-73.9
Unsecured Business Loans Meeting 723.7(c)-(d)	758,884	1,851,480	144.0	1,099,541	-40.6	1,027,708	-6.5	1,138,248	10.8
Number of Unsecured Business Loans - 723.7(c)-(d)	224	71	-68.3	26	-63.4	36	38.5	39	8.3
Agricultural Related (NMBLB) ¹	120,508	1,780,662	1,377.6	1,733,480	-2.6	1,936,556	11.7	1,835,575	-5.2
Number of Outstanding Agricultural Related Loans	5	16	220.0	12	-25.0	24	100.0	28	16.7
* Business Loans and Participations Sold	3,236,775	5,197,400	60.6	3,269,986	-37.1	1,449,204	-55.7	854,996	-21.3
SBA Loans Outstanding	6,005,377	11,547,497	92.3	9,790,285	-15.2	5,521,111	-43.6	3,931,324	-28.8
Number of SBA Loans Outstanding	41	63	53.7	53	-15.9	40	-24.5	20	-50.0

¹PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.

² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

		Other Investment Information								
Return to cover		For Charter : N/A								
12/12/2014		Count of CU : 118								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)		12,591,274	23,753,888	88.7	35,620,703	50.0	29,312,585	-17.7	26,731,163	-8.8
Total FDIC-Issued Guaranteed Notes		N/A	50,000		5,000	-90.0	0	-100.0	0	N/A
All Other US Government Obligations		N/A	61,156,480		64,363,364	5.2	102,225,315	58.8	66,649,390	-34.8
TOTAL U.S. GOVERNMENT OBLIGATIONS		107,537,224	84,960,368	-21.0	99,989,067	17.7	131,537,900	31.6	93,380,553	-29.0
Agency/GSE Debt Instruments (not backed by mortgages)		834,823,689	929,141,922	11.3	891,482,742	-4.1	903,593,825	1.4	898,833,302	-0.5
Agency/GSE Mortgage-Backed Securities		648,695,247	958,550,052	47.8	995,713,210	3.9	936,059,535	-6.0	974,480,740	4.1
TOTAL FEDERAL AGENCY SECURITIES		1,483,518,936	1,887,691,974	27.2	1,887,195,952	0.0	1,839,653,360	-2.5	1,873,314,042	1.8
Securities Issued by States and Political Subdivision in the U.S.										
Privately Issued Mortgage-Related Securities		2,533,702	12,595,154	397.1	9,321,767	-26.0	0	-100.0	114	N/A
Privately Issued Securities (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)		6,668,006	4,177,286	-37.4	3,659,674	-12.4	2,719,448	-25.7	1,447,795	-46.8
TOTAL OTHER MORTGAGE-BACKED SECURITIES		9,201,708	16,772,440	82.3	12,981,441	-22.6	2,719,448	-79.1	1,447,799	-46.8
Mutual Funds		26,811,251	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0	29,329,386	-0.7
Common Trusts		1,085,839	3,635,758	234.8	3,485,899	-4.1	3,566,097	2.3	3,514,116	-1.5
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS		27,897,090	30,450,888	9.2	30,348,241	-0.3	33,110,971	9.1	32,843,502	-0.8
Bank Issued FDIC-Guaranteed Bonds		N/A	0		0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations		253,181,308	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8	347,901,990	-0.7
Commercial Mortgage Backed Securities		33,983,221	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4	51,425,488	-6.8
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturitys > 3 Yrs Without Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)		0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)		0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)		0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments		3,181,323,843	3,611,104,483	13.5	3,837,870,621	6.3	3,591,674,369	-6.4	3,547,692,986	-1.2
Investment Repurchase Agreements		136,621	0	-100.0	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage		0	0	N/A	0	N/A	0	N/A	10,059,770	N/A
Cash on Deposit in Corporate Credit Unions		309,919,137	167,120,029	-46.1	149,005,809	-10.8	118,296,338	-20.6	100,897,025	-14.7
Cash on Deposit in Other Financial Institutions		241,999,733	451,634,466	86.6	607,131,227	34.4	500,859,070	-17.5	499,063,008	-0.4
CUSO INFORMATION										
Value of Investments in CUSO		17,452,693	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2	42,579,159	4.7
CUSO loans		6,876,501	5,604,830	-18.5	856,874	-84.7	406,243	-52.6	2,470,832	508.2
Aggregate cash outlays in CUSO		7,735,519	7,929,881	2.5	21,749,309	174.3	22,183,418	2.0	23,708,113	6.9
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs		14,860,564	14,741,319	-0.8	37,534,241	154.6	42,233,653	12.5	69,208,115	63.9
Total Capital of Wholly Owned CUSOs		9,852,313	10,769,406	9.3	25,573,553	137.5	37,985,917	48.5	29,836,154	-21.5
Net Income/Loss of Wholly Owned CUSOs		-142,798	872,361	710.9	4,618,791	429.5	3,859,511	-16.4	15,105	-99.6
Total Loans of Wholly Owned CUSOs		N/A	303,645		352,700	16.2	388,198	10.1	2,456,509	532.8
Total Delinquency of Wholly Owned CUSOs		0	13,969	N/A	35,299	152.7	17,033	-51.7	20,726	21.7
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹		0	0	N/A	0	N/A	0	N/A	2,301,804	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased		191,218,162	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.7	172,735,151	3.2
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing		16	16	0.0	16	0.0	18	12.5	20	11.1
Approved Mortgage Seller		9	9	0.0	15	66.7	15	0.0	17	13.3
Borrowing Repurchase Agreements		2	2	0.0	0	-100.0	0	N/A	1	N/A
Brokered Deposits (all deposits acquired through 3rd party)		1	1	0.0	1	0.0	2	100.0	3	50.0
Investment Pilot Program		0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)		0	0	N/A	0	N/A	0	N/A	1	N/A
Deposits and Shares Meeting 703.10(a)		2	2	0.0	0	-100.0	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)		21	21	0.0	28	33.3	30	7.1	31	3.3
Charitable Donation Accounts		N/A	N/A		N/A		N/A		0	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities		N/A	N/A		N/A		N/A		28,383,484	
Other Investments		N/A	N/A		N/A		N/A		4,577,453	
Other Assets		N/A	N/A		N/A		N/A		74,909,215	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements		N/A	N/A		N/A		N/A		107,870,152	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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									15.OtherInvInfo	

		Miscellaneous Information, Programs, Services								
Return to cover		For Charter :	N/A							
12/12/2014		Count of CU :	118							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :	N/A							
		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
MEMBERSHIP:										
Num Current Members	1,230,680	1,250,596	1.6		1,288,149	3.0	1,320,195	2.5	1,349,244	2.2
Num Potential Members	27,702,322	28,494,753	2.9		28,777,162	1.0	30,861,655	7.2	34,316,320	11.2
% Current Members to Potential Members	4.44	4.39	-1.2		4.48	2.0	4.28	-4.4	3.93	-8.1
* % Membership Growth	-0.33	1.62	592.9		3.00	85.6	2.49	-17.2	2.93	17.9
Total Num Savings Accts	2,267,742	2,338,371	3.1		2,397,741	2.5	2,460,159	2.6	2,519,097	2.4
EMPLOYEES:										
Num Full-Time Employees	3,071	3,142	2.3		3,289	4.7	3,369	2.4	3,444	2.2
Num Part-Time Employees	422	410	-2.8		419	2.2	431	2.9	447	3.7
BRANCHES:										
Num of CU Branches	322	326	1.2		308	-5.5	316	2.6	319	0.9
Num of CUs Reporting Shared Branches	27	28	3.7		29	3.6	31	6.9	29	-6.5
Plan to add new branches or expand existing facilities	1	11	1,000.0		13	18.2	13	0.0	10	-23.1
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	2,760,548,712	2,828,157,187	2.4		3,574,516,768	26.4	3,446,856,227	-3.6	2,448,232,040	-5.3
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	0	0	N/A		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Business Loans	22	22	0.0		32	45.5	29	-9.4	33	13.8
Credit Builder	15	17	13.3		19	11.8	23	21.1	25	8.7
Debt Cancellation/Suspension	6	6	0.0		6	0.0	6	0.0	6	0.0
Direct Financing Leases	1	1	0.0		0	-100.0	0	N/A	0	N/A
Indirect Business Loans	6	7	16.7		9	28.6	9	0.0	9	0.0
Indirect Consumer Loans	31	30	-3.2		34	13.3	35	2.9	36	2.9
Indirect Mortgage Loans	9	9	0.0		10	11.1	9	-10.0	10	11.1
Interest Only or Payment Option 1st Mortgage Loans	5	5	0.0		7	40.0	11	57.1	10	-9.1
Micro Business Loans	11	10	-9.1		10	0.0	11	10.0	11	0.0
Micro Consumer Loans	11	13	18.2		13	0.0	13	0.0	14	7.7
Overdraft Lines of Credit	64	66	3.1		64	-3.0	64	0.0	64	0.0
Overdraft Protection	57	58	1.8		61	5.2	58	-4.9	58	0.0
Participation Loans	30	32	6.7		38	18.8	41	7.9	45	9.8
Pay Day Loans	12	13	8.3		15	15.4	15	0.0	15	0.0
Real Estate Loans	76	75	-1.3		84	12.0	85	1.2	84	-1.2
Refund Anticipation Loans	2	2	0.0		2	0.0	2	0.0	2	0.0
Risk Based Loans	70	73	4.3		75	2.7	81	8.0	84	3.7
Share Secured Credit Cards	24	26	8.3		27	3.8	31	14.8	32	3.2
Short-Term, Small Amount Loans (STS)	0	0	N/A		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program	89	91	2.2		88	-3.3	88	0.0	87	-1.1
Business Share Accounts	38	38	0.0		41	7.9	43	4.9	45	4.7
Check Cashing	64	64	0.0		62	-3.1	62	0.0	63	1.6
First Time Homebuyer Program	9	11	22.2		12	9.1	13	8.3	12	-7.7
Health Savings Accounts	10	10	0.0		11	10.0	11	0.0	11	0.0
Individual Development Accounts	2	2	0.0		2	0.0	2	0.0	2	0.0
In-School Branches	2	2	0.0		2	0.0	1	-50.0	1	0.0
Insurance/Investment Sales	30	30	0.0		33	10.0	33	0.0	36	9.1
International Remittances	11	12	9.1		12	0.0	17	41.7	20	17.6
Low Cost Wire Transfers	70	71	1.4		83	16.9	84	1.2	84	0.0
**Number of International Remittances Originated YTD	N/A	N/A			N/A		1,975		1,217	-17.8
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	2	2	0.0		4	100.0	4	0.0	4	0.0
Adjusted Retained Earnings Obtained through Business Combinations	2,741,933	2,741,933	0.0		240,651	-91.2	305,438	26.9	839,126	174.7
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	22,711,522	22,307,173	-1.8		19,282,776	-13.6	26,319,727	36.5	23,499,779	-10.7
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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									17.MiscInfoAndServices	

		Information Systems & Technology								
Return to cover		For Charter	: N/A							
12/12/2014		Count of CU	: 118							
CU Name:	N/A	Asset Range	: N/A							
Peer Group:	N/A	Criteria	: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally							
		Count of CU in Peer Group : N/A								
		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	1	0.0		1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	73	68	-6.8		66	-2.9	63	-4.5	62	-1.5
Vendor On-Line Service Bureau	45	49	8.9		47	-4.1	50	6.4	50	0.0
CU Developed In-House System	1	1	0.0		0	-100.0	0	N/A	0	N/A
Other	5	4	-20.0		4	0.0	4	0.0	5	25.0
Electronic Financial Services										
Home Banking Via Internet Website	87	89	2.3		88	-1.1	89	1.1	90	1.1
Audio Response/Phone Based	72	72	0.0		71	-1.4	70	-1.4	68	-2.9
Automatic Teller Machine (ATM)	82	82	0.0		85	3.7	85	0.0	84	-1.2
Kiosk	6	6	0.0		6	0.0	7	16.7	7	0.0
Mobile Banking	12	16	33.3		29	81.3	38	31.0	45	18.4
Other	4	4	0.0		2	-50.0	3	50.0	2	-33.3
Services Offered Electronically										
Member Application	34	36	5.9		40	11.1	39	-2.5	41	5.3
New Loan	45	44	-2.2		46	4.5	48	4.3	48	0.0
Account Balance Inquiry	89	90	1.1		90	0.0	91	1.1	91	0.0
Share Draft Orders	63	63	0.0		63	0.0	65	3.2	66	1.5
New Share Account	21	21	0.0		23	9.5	24	4.3	26	8.3
Loan Payments	84	85	1.2		82	-3.5	83	1.2	83	0.0
Account Aggregation	12	12	0.0		13	8.3	15	15.4	16	6.7
Internet Access Services	23	25	8.7		26	4.0	28	7.7	28	0.0
e-Statements	73	74	1.4		77	4.1	80	3.9	80	0.0
External Account Transfers	15	18	20.0		22	22.2	26	18.2	28	7.7
View Account History	91	92	1.1		91	-1.1	91	0.0	91	0.0
Merchandise Purchase	5	5	0.0		5	0.0	5	0.0	6	20.0
Merchant Processing Services	4	5	25.0		6	20.0	6	0.0	6	0.0
Remote Deposit Capture	5	6	20.0		10	66.7	14	40.0	16	14.3
Share Account Transfers	86	89	3.5		88	-1.1	89	1.1	89	0.0
Bill Payment	64	67	4.7		68	1.5	71	4.4	72	1.4
Download Account History	76	77	1.3		75	-2.6	77	2.7	78	1.3
Electronic Cash	5	5	0.0		4	-20.0	5	25.0	5	0.0
Electronic Signature Authentication/Certification	2	3	50.0		3	0.0	6	100.0	11	83.3
Mobile Payments	N/A	N/A			N/A		7		15	114.3
Type of World Wide Website Address										
Informational	12	11	-8.3		11	0.0	11	0.0	11	0.0
Interactive	8	8	0.0		3	-62.5	2	-33.3	3	50.0
Transactional	80	83	3.8		86	3.6	88	2.3	87	-1.1
Number of Members That Use Transactional Website	400,852	427,547	6.7		479,889	12.2	533,875	11.2	563,842	5.6
No Website, But Planning to Add in the Future	1	0	-100.0		0	N/A	0	N/A	0	N/A
Type of Website Planned for Future										
Informational	0	0	N/A		0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A		0	N/A	0	N/A	0	N/A
Transactional	1	0	-100.0		0	N/A	0	N/A	0	N/A
Miscellaneous										
Internet Access	119	118	-0.8		112	-5.1	114	1.8	114	0.0

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12/12/2014

CU Name: N/A

Peer Group: N/A

Graphs 1

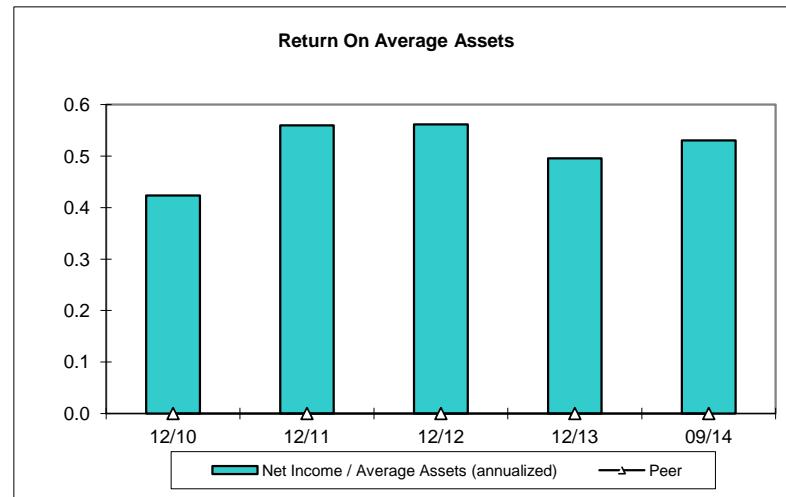
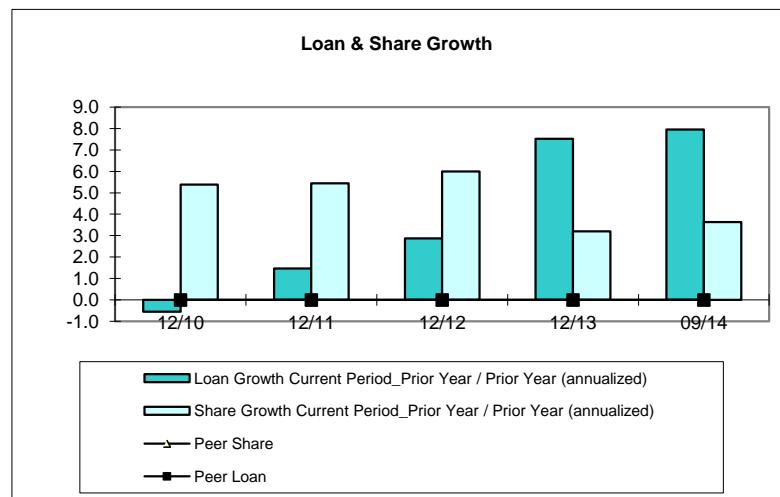
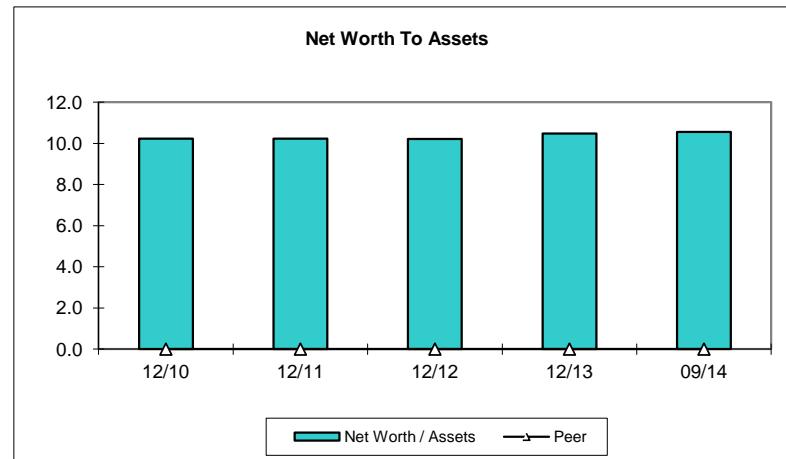
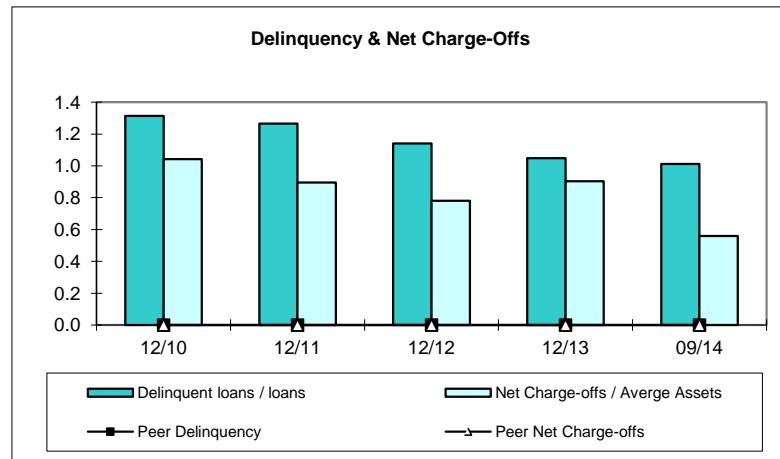
For Charter : N/A

Count of CU : 118

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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12/12/2014

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

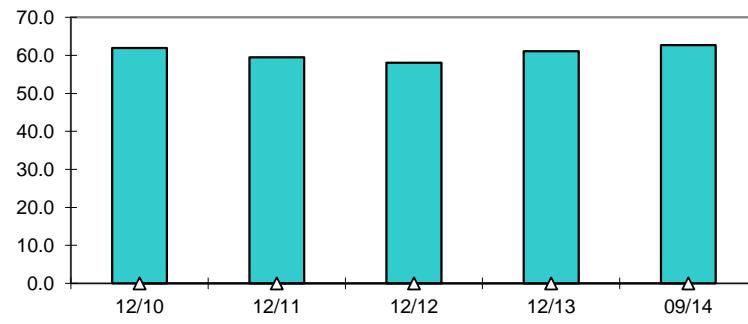
Count of CU : 118

Asset Range : N/A

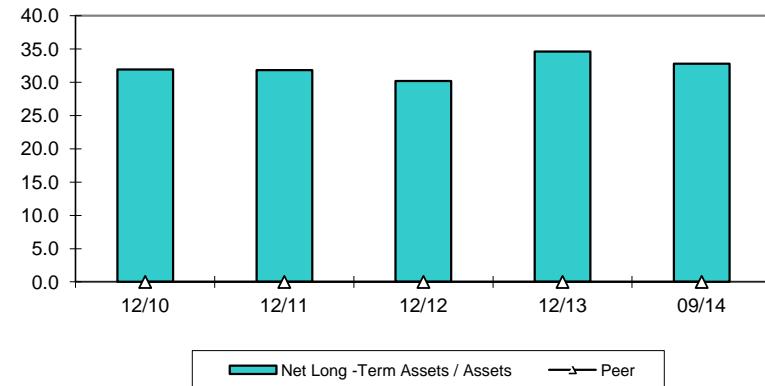
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

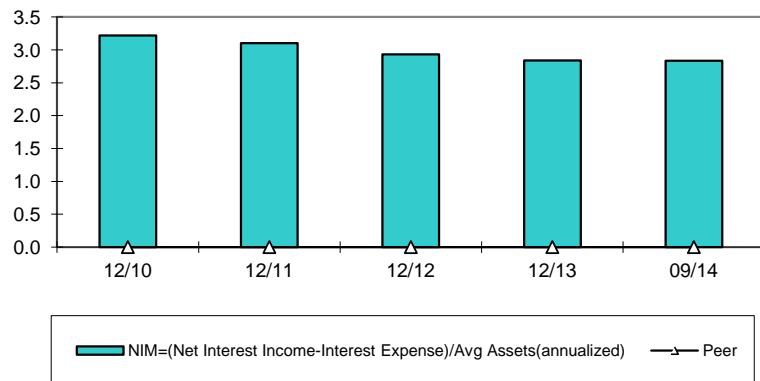
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

